

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Karl W. Krouse
Betty C. Krouse
aka Betty C. Herzing
Debtor(s)

Bankruptcy Case No.: 16-10694-TPA
Related to Docket No. 72
Chapter: 13
Docket No.: 73 - 72
Concil. Conf.: May 8, 2018 at 11:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **April 6, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **April 23, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

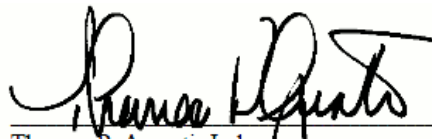
On **May 8, 2018** at **11:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: February 20, 2018

cm: All Creditors and Parties In Interest


Thomas P. Agresti, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Karl W. Krouse
 Betty C. Krouse
 Debtors

Case No. 16-10694-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
 Form ID: 213

Page 1 of 2
 Total Noticed: 55

Date Rcvd: Feb 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2018.

db/jdb
 14261796 +Karl W. Krouse, Betty C. Krouse, 4408 Wilcox road, Wilcox, PA 15870-2216
 14261797 AAS, PO Box 129, Monroeville, PA 15146-0129
 14261798 +Beneficial Finance, C/o CT Corporation System, 123 S Broad St,
 Philadelphia, PA 19109-1029
 14261798 +Bill Harshbarger, 567 Cherriwood Road, Pulaski, PA 16143-2707
 14261844 +CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
 WILMINGTON DE 19801-2920
 (address filed with court: WaMu, PO Box 660487, Dallas, TX 75266-0487)
 14261800 +Chase, PO Box 15298, Wilmington, DE 19850-5298
 14261803 Dept of Veterans Affairs, PO Box 530269, Atlanta, GA 30353-0269
 14312770 ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 14261804 Elk Emergency Group PC, PO Box 731584, Dallas, TX 75373-1584
 14261805 +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
 14261810 Elk Regional Physicans Group, c/o IC System, 444 Highway 96 East, PO Box 64378,
 Saint Paul, MN 55164-0378
 14261814 +Holiday Financial Services, 1800 Daisey St Ext, Ste 350, Clearfield, PA 16830-3265
 14261815 I C Systems, 444 Highway 96 E, PO Box 64378, Saint Paul, MN 55164-0378
 14261817 +James Groll, 900 Vine Road, Saint Marys, PA 15857-2050
 14261818 +Jolas & Associated LLP, 202 1st St NW, PO Box 4000, Mason City, IA 50402-4000
 14261819 +Jones Township Municipal Authority, PO Box 374, Wilcox, PA 15870-0374
 14261820 +Joseph Haight, 515 Market St, Johnsonburg, PA 15845-1239
 14261824 +KML Law Group, STE 5000 Independence Center, 701 Market St, Philadelphia, PA 19106-1538
 14261822 +Kenneth Shaffer, Wally's Super Service, 1278 Old State Road, Johnsonburg, PA 15845-3006
 14261823 +Keystone Rural Health Consortia, Johnsonburg Dental Center, 90 E 2nd St, PO Box 270,
 Emporium, PA 15834-0270
 14261825 +LVNV Funding, PO Box 3038, Evansville, IN 47730-3038
 14261826 M & T Bank, PO Box 619063, Dallas, TX 75261-9063
 14261828 +MRS Associates Inc, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 14261827 +McKean County Dental Center, 304 Seaward Ave, Bradford, PA 16701-3176
 14261829 Mt Jewett Dental Center, 122 West Main St, Mount Jewett, PA 16740
 14261830 +NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET,
 WILLIAMSVILLE NY 14221-5887
 (address filed with court: National Fuel, PO Box 371835, Pittsburgh, PA 15250-7835)
 14261833 +NGS/Coresource, PO Box 2310, Mount Clemens, MI 48046-2310
 14261836 +P&B Capital Group LLC, 461 Ellicott St 3rd fl, Buffalo, NY 14203-1544
 14261837 +Penn Highlands DuBois, 100 Hospital Avenue, Du Bois, PA 15801-1440
 14261839 +Penn Highlands Elk, 763 Johnsonburg Rd, Saint Marys, PA 15857-3417
 14261840 Publishers Clearing House, PO Box 8344, Harlan, IA 51593-1844
 14261841 R & R Radiology Consultant, PO Box 129, Clearfield, PA 16830-0129
 14312891 UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
 14261843 UPMC Physicians Services, PO Box 371980, Pittsburgh, PA 15250-7980
 14261845 Warren Overhead Door, PO Box 128, Clarendon, PA 16313-0128
 14261847 +Wilcox Volunteer FD, PO Box 117, Wilcox, PA 15870-0117
 14261848 +Yurchick's auto, 777 Meffert Run Road, Wilcox, PA 15870-7115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr

+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 21 2018 02:50:38
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 14261799 E-mail/Text: matthartweg@cbjcredit.com Feb 21 2018 02:42:17 CBJ Credit Recovery,
 PO Box 1132, Jamestown, NY 14702-1132
 14262417 +E-mail/Text: bankruptcy@cavps.com Feb 21 2018 02:41:54 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14261801 +E-mail/PDF: creditonebknofications@resurgent.com Feb 21 2018 02:33:14 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 14261802 E-mail/PDF: creditonebknofications@resurgent.com Feb 21 2018 02:33:14 CreditOneBank,
 PO Box 98873, Las Vegas, NV 89193-8873
 14261811 +E-mail/Text: bankruptcy@erieinsurance.com Feb 21 2018 02:42:19 Erie Insurance,
 100 Erie Insurance Place, Erie, PA 16530-9000
 14261812 E-mail/Text: bankruptcynotice@fcbanking.com Feb 21 2018 02:40:57 First Commonwealth Bank,
 PO Box 400, Indiana, PA 15701
 14261821 E-mail/Text: rcorbett@kanehospital.org Feb 21 2018 02:42:26 Kane Community Hospital,
 4372 Route 6, Kane, PA 16735-3099
 14278325 E-mail/PDF: resurgentbknofications@resurgent.com Feb 21 2018 02:33:51
 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14276105 E-mail/Text: camanagement@mtb.com Feb 21 2018 02:41:11 M&T Bank, P.O. Box 840,
 Buffalo, NY 14240-0840
 14261832 E-mail/Text: bankruptcydepartment@tsico.com Feb 21 2018 02:42:10 NCO Financial Systems Inc,
 PO Box 15740, Wilmington, DE 19850-5740
 14274201 +E-mail/Text: Bankruptcy@natfuel.com Feb 21 2018 02:41:37 National Fuel, Legal Dept.,
 P.O. Box 2081, Erie, PA 16512-2081
 14317971 E-mail/PDF: cbp@onemainfinancial.com Feb 21 2018 02:33:04 ONEMAIN FINANCIAL,
 P.O. BOX 3251, EVANSVILLE, IN 47731-3251

District/off: 0315-1

User: jmar
Form ID: 213

Page 2 of 2
Total Noticed: 55

Date Rcvd: Feb 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14304880 E-mail/PDF: cbp@onemainfinancial.com Feb 21 2018 02:32:32 OneMain, PO BOX 70912,
Charlotte NC 28272-0912
14261835 E-mail/PDF: cbp@onemainfinancial.com Feb 21 2018 02:33:40 OneMain Financial,
PO Box 9001122, Louisville, KY 40290-1122
14400518 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 21 2018 02:49:12
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14261846 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 21 2018 02:41:43 West Penn Power,
PO Box 3687, Akron, OH 44309-3687
14312364 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 21 2018 02:41:43 West Penn Power,
5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
14261806* +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14261807* +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14261808* +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14261809* +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14261813* ++FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400
(address filed with court: First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400)
14261816* I C Systems, 444 Highway 96 E, PO Box 64378, Saint Paul, MN 55164-0378
14261831* ++NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET,
WILLIAMSVILLE NY 14221-5887
(address filed with court: National Fuel, PO Box 371835, Pittsburgh, PA 15250-7835)
14639526* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
14261838* +Penn Highlands DuBois, 100 Hospital Avenue, Du Bois, PA 15801-1440
14261834 ###Niagara Credit Solutions, 420 Lawrence Bell Dr, STE 3, Williamsville, NY 14221-8820
14261842 ###RMS, 77 Hartland St ste 401, PO Box 280431, Hartford, CT 06128-0431

TOTALS: 1, * 9, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

Earle D. Lees, Jr. on behalf of Joint Debtor Betty C. Krouse bankruptcybutler@windstream.net,
earlelees@ducom.tv
Earle D. Lees, Jr. on behalf of Debtor Karl W. Krouse bankruptcybutler@windstream.net,
earlelees@ducom.tv
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6